rate in 2022 0.746 The bank used a large portion of its cash to advance. This is good because it generates gains, but it requires caution to avoid reducing liquidity( ready cash). BBK BankMaintained a stable and harmonious rate( around 0.74). This means it has a clear and harmonious lending policy. Reflects stability and confidence in the request. In terms of stability and balance, BBK is superior, maintaining a consistent ratio that indicates minimal fluctuations. Regarding reduced risk and high liquidity, NBB excels by lowering its loan ratio and enhancing financial security. So which is better?